



Farm Household Allowance

August 2023

Getting back on your feet

Farm Household Allowance (FHA) is an Australian Government support package for farming families doing it tough. Since 2014, FHA has helped more than 17,500 farmers and their partners to improve their situation.

Help for financial hardship

Financial hardship can happen to anyone at any time. It doesn't matter what caused it – illness, unexpected weather conditions, a change in global market conditions or anything in between – support is available.

Farmers often tell us they didn't apply for FHA because they thought others were in a worse position. While FHA will provide you with breathing space through income support, the money will also benefit your local community when it is spent. This helps your family and other small businesses.

- **If you are unsure – don't self-assess.** Please make time to speak with Services Australia.
- You can also contact the Rural Financial Counselling Service who can help work out if FHA is right for you.
- **Everyone who is eligible will get paid.**

Help for you and your family

There are 5 key elements of the FHA program that give farming families practical support:

1. A **fortnightly income support payment** to pay for household expenses.
2. **\$10,000 activity supplement** to help develop skills, access training and/or pay for advice to increase financial self-reliance.
3. Up to \$1,500 for a **professional financial assessment** of your business to help identify opportunities for changes.
4. A **Health Care Card** and other allowances, to assist with costs of living.
5. **Tailored and practical support** from your personal contact at Services Australia, to help you achieve your goals.

Applying for FHA

To apply for FHA, you must be a farmer or a partner of a farmer.

Call the Farmer Assistance hotline on **132 316** to discuss eligibility and ways to apply.

The hotline is open 8am to 5pm Monday to Friday.

For more information

- servicesaustralia.gov.au/farm-household-allowance
- agriculture.gov.au/fha

Complementary Support

Rural Financial Counsellor

Rural Financial Counsellors (RFC) are qualified professionals who can provide support that is unique to your situation, at no cost to you.

- If you already have an RFC, the plans you have developed with them will be a core focus of your plan while on FHA.
- Don't have an RFC? Find your nearest one by checking agriculture.gov.au/rfcs or call the RFCS on **1300 771 741**.

Application process

FHA is delivered by Services Australia, who will assess your income and assets to work out if you qualify. They will also let you know if additional information is needed.

The application process may take some time but, **we have strong feedback to say it's worth it**. Most applications are settled in a few weeks, but some can take a few months.

As soon as your application is approved, you can start working with your personal contact to develop a plan for the future that includes your individual goals. This is called a Financial Improvement Agreement.

Your personal contact will continue to support you while you are receiving FHA. They can help you make informed and strategic decisions about the future, including whether to transition off payment and preserve any remaining financial support for later.

This is important as FHA support can only be paid for up to 4 years in every 10-year period, meaning the payment may finish before the reason for the hardship changes or conditions improve.

Activity Supplement

Many FHA recipients improved their financial stability thanks to the \$10,000 Activity Supplement, which can be used to pay for external expertise and/or training. It allows you to gain skills and knowledge in both farm-related and off-farm activities.

This is important because for many farming families another income stream is vital to their financial stability.

Case study

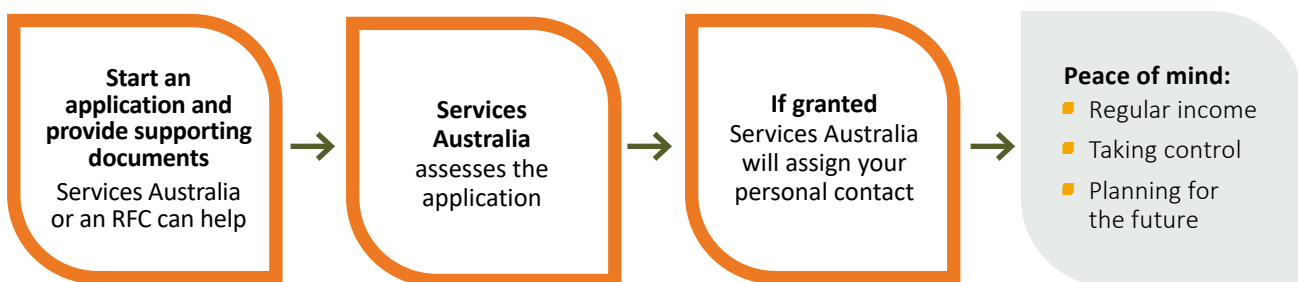
Sam, a horticultural farmer struggled to make ends meet on a farm without piped water. As his business position worsened, production was minimal. Sam decided it was the right time to apply for FHA.

With assistance and guidance, Sam decided to use some of his \$10,000 Activity Supplement towards agronomy advice that he could not afford in the past. By following the advice, he improved the soil condition on the farm and eliminated thirsty weeds. In the first season, his yield tripled even with drought conditions.

Three years later, Sam used the remaining activity supplement for further agronomy advice. This time, the advice helped him to expand the business onto areas of the property never used for production. Sam established the ground with a locally produced fish fertiliser – a viable alternative. This allowed him to expand his farm business, deliver better yields, while also supporting the local economy.

Thanks to the effective use of the activity supplement and the support from Services Australia, Sam grew his farm business, creating a more stable future for his family.

FHA Process



Testimonials



The FHA was not only financial assistance but provided a massive lift of morale and has given a boost for future wellbeing.



We are very grateful that this was available and feel it was a huge benefit to our business to allow us to seek professional advice and to up our skills for the industry, which otherwise we wouldn't be able to do.

